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• **6:45 a.m.** Four Canadians will go for the first-ever Olympic gold medal in men's ski halfpipe, led by medal favourite Mike Riddle, who's the 2012-13 overall World Cup champion.

• **8:15 a.m.** Kaillie Humphries and Heather Moyse — the first Canadian women's team to win bobsled Olympic gold — will slide in their first two of four runs. GREG DOWNS/FOR METRO

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Tessa Virtue and Scott Moir of Canada celebrate their second place during the flower ceremony for the ice dance figure skating finals at the Iceberg Skating Palace on Monday in Sochi. Story, page 23.

DARRON CUMMINGS/THE ASSOCIATED PRESS

'Multi-track' schools pitched to ease space crunch

Year-round classes.
Students would start school at differing times

JEREMY NOLAIS
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Keeping Calgary schools filled with students year-round could do wonders to combat a space crunch likely to dog the city's education system for many years to come, suggests a trustee.

But Judy Hehr, Calgary Board of Education representative for Wards 8 and 9, said moving to a "multi-track" model in communities due for new facilities will only work if the parents get behind it — even champion it.

The CBE became the first school board in Canada to attempt the multi-track, year-round approach when it threw open the doors of Riverbend Elementary in 1996. The school saw some students begin classes as early as the third week of July, others followed in August and September. The school year is shortened a tad and the days run a little longer, but, if all goes according to plan, 33 per cent more kids can be packed into the average facility, Hehr said.

"If we're going that way, now would be the time, with new schools coming open," said Hehr.

"We'd have to do a lot of legwork — this is going to be a lot different," added the former teacher and principal.

Trustees, including Hehr, were due to discuss the system's accommodation struggles during a public meeting Tuesday afternoon.

Amy Care has been among the public-school parents in McKenzie Towne advocating for a new middle school in the packed southeast community, one which was approved by the province in an announcement last week.

But Care was quick to point out the community's elementary has already been forced to turn to an enrolment lottery for the 2014-15 school year despite only opening in 2010.

Care was quick to concede the multi-track approach could pose challenges for families — she has one child in a charter school and one enrolled with the CBE — but said Hehr's idea is worth exploring.

"I agree it's time to get creative," Care said. "It does seem a bit ridiculous, you've got all that infrastructure sitting there empty for two months a year."

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Pedestrian safety. Advocates push for change

Now that three people have been killed in 2014 while trying to cross Calgary streets, walking advocates say it's high time the city took a hard look at how it treats pedestrians on the road, in civic policy, and within the public discourse.

"We spend very little on pedestrian safety in the city," Coun. Druh Farrell said Monday. "It's a tiny, tiny fraction of the overall transportation budget."

More money should be allocated to building marked and enhanced crosswalks, Farrell added, something she said the city spends "very little" on.

Bike Calgary president Kimberley Nelson wrote an open letter to police and journalists last November asking them to stop what she called "victim-blaming" of pedestrians when describing collisions.

Nelson said Monday she's seen some improvement on that front since, and while she agrees pedestrians need to be cautious — even when they have the right of way — there still seems to be undue focus on their responsibilities.

"At what point do you stop saying the pedestrian needs to always be on full alert?" she said. "When does the onus starting going onto the people who are driving these large machines?"

Farrell said the pedestrian experience has historically been treated as an "afterthought" in Calgary, pointing to the fact that it was just last year that sidewalks on both sides of the street became part of suburban design standards.

ROBSON FLETCHER/METRO

Emergency responders look over the site of a fatal car-pedestrian collision in the 4000 block of Centre Street Monday morning. ROBSON FLETCHER/METRO

Pedestrian killed, man later surrenders

Hit-and-run. Driver returns to scene of the crash hours later, without his vehicle

ROBSON FLETCHER
robson.fletcher@metronews.ca

Charges are pending against the driver of a car that struck and killed a pedestrian in north Calgary early Monday morning after he allegedly fled the scene only to return hours later and surrender to police.

The fatal collision happened around 4 a.m. at an intersection in the 4000 block of Centre Street, according to police. Family members who gathered near the site later in the day identified the victim as Moises Morales, 26.

A visibly shaken Harold Chavarria described his stepson as a quiet and hardworking man, and told reporters the family had been planning to gather on Monday for Family Day.

Sgt. Colin Foster of the Calgary Police Service's Collision Reconstruction Unit said the driver showed up at the scene about four and a half hours after the crash but did not bring his vehicle with him, leaving it instead in a private garage.

"We do know where the vehicle is but unfortunately we now have to go down the route of getting a warrant to actually seize the vehicle," Foster said.

Police were talking to several witnesses Monday, Foster added, and considering numerous charges against the driver, who is in his late 20s.

"At this stage we will be charging him with at least hit-and-run causing death," Foster said.

Morales was initially transported to hospital in life-threatening condition, where he succumbed to his injuries.

Any additional witness are asked to call the police traffic unit at 403-567-4000 or CrimeStoppers at 1-800-222-8477.

At a glance

This is the third fatal collision involving a pedestrian in Calgary so far in 2014.

- Pedestrians are involved in just 1.2 per cent of roadway collisions but account for 11.9 per cent of all collision casualties (serious injuries and deaths), according to a city report published last year.
- Most pedestrian collisions occur in intersections, where pedestrians typically have the right of way, according to the same report.

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Instagrammers show off a picture-perfect province

Tourism. Travel Alberta sends five users on an adventure to see best province has to offer

LISA WILTON
calgary@metronews.ca

When Christoffer Collin opened an Instagram account, he thought only his friends and family in Sweden would see his images.

Two years later, Collin has more than 500,000 followers on the popular photo app and has turned his hobby into a photography career.

"I would say Instagram has changed my life in all the ways you can change a life," says Collin, one of five Instagrammers invited by Travel Alberta to spend a week documenting their experiences in the province.

Collin and the rest of the group toured Calgary's most photogenic spots, including the Peace Bridge, Wonderland at the Bow Building and the Calgary Tower before heading out to Canmore, Banff, Lake Louise and Drumheller.

Though the weather didn't always co-operate, Collin says the trip exceeded his expectations.

"I follow a lot of people on Instagram who take photos of this region, so I had a sense of it," he says. "But you can never understand the full amount of it until you're actually here."

Nancy Smith, Travel Alberta's manager of social media, says the two Instagram trips she's organized in the past year have been "pure gold" for marketing.

"It's not just the photos but also the comments afterwards and the 'likes' that really are exciting from my point of view," Smith explains.

A photo of Lake Minnewanka by Christoffer Collin (@wisslaren). COURTESY CHRISTOFFER COLLIN

Ready, set, click!

Time to reserve a camping space

After a particularly cold and snowy winter, Albertans can get their first crack at reserving their spot in the great outdoors this summer.

Starting today at 9 a.m., would-be campers can log on to the province's online campsite-reservation system and stake their claim to one of the 5,500 available spots.

Visit Reserve.AlbertaParks.ca for more information. METRO

Lethbridge

Councillor slain by avalanche

A city councillor from southern Alberta has died in an avalanche while snowboarding.

Wade Galloway, 37, was killed Saturday at Waterton Lakes National Park near the U.S. border.

Searchers had not been able to recover his body as of Monday night because of ferocious weather.

THE CANADIAN PRESS

City too eager to rule out streetcars, say advocates

A streetcar on Calgary's 8th Avenue in 1912. WIKIMEDIA COMMONS

Bringing streetcars back to Calgary would be far too costly, and the city should instead look to dedicated bus lanes to create a core-area transit loop, according to a new report.

Estimated construction costs for four proposed streetcar routes ranged from $120 million to $210 million, plus an additional $20 million to $32 million to buy a fleet of streetcars and another $150 million for a new storage and maintenance facility.

Bus-based routes, by comparison, would only cost between $400,000 and $700,000 to build and between $3 million and $4 million for new vehicles, according to the report due for the city's transportation and transit committee on Wednesday.

But William Hamilton of TransitCamp YYC believes city administrators are being too quick to rule out streetcars.

"I think that cold water has been thrown on the project quite prematurely," he said. "We need to look at the whole picture before rejecting a solution."

A bus-based inner-city transit loop would be a good start, Hamilton added, but he noted streetcars are highly efficient at moving large amounts of people and should not be dismissed as a future "mode progression" as the Beltline grows in population.

Coun. Evan Woolley said the streetcar idea remains "interesting" and should be kept, if not on the back burner, "on a burner of some sort," but it isn't his top priority.

Instead, he said the immediate focus should be on improving transit trips within the city's core, rather than just commuting in and out of it.

"We need to deal with how we can start something now," Woolley said.

ROBSON FLETCHER/METRO

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Former alderman loses battle with cancer

Former Calgary alderman, Sue Higgins
COURTESY CITY OF CALGARY ARCHIVES

'Alderbroad'. Many on social media longed for a return to Sue Higgins' commonsense politics

Calgarians fondly remembered the brash, blunt, fiscal hawk known to many as the 'alderbroad' after long-time alderman Sue Higgins died Sunday after a lengthy battle with lung cancer.

Higgins' political career began in 1977 when she was elected to city council as Ward 14 alderman and then re-elected later in Ward 12 after challenging then-mayor Ralph Klein in 1983.

Mayor Naheed Nenshi remembered Higgins as a voice of the citizen.

"In an age of polished politics and spin, Sue was always straight-talking and blunt, using her own form of colourful language. But under that tough exterior, she had a deep love for this city and for everyone in it," a statement from the mayor read.

Quoted

"I'll miss her. Calgary will miss her. But we all benefit from her legacy."
Mayor Naheed Nenshi

"I'll miss her. Calgary will miss her. But we all benefit from her legacy."

In a November 2012 interview when a Calgary park was named in Higgins' honour, daughter Maureen shared with Metro why she thought her mom was so popular as a Calgary politician.

"I think people liked her straight-forward approach. You always knew what you were getting and where she stood. It was also the same thing people didn't like about her. She didn't (sugarcoat) her replies or what she thought. But she was always very respectful in how she communicated that," Maureen said.

The family issued a statement Monday, saying their mom "lived a very full life" and "was always willing to share her knowledge, experience and acumen to those who would ask."

Details on the funeral for Sue Higgins will be announced later this week. **METRO**

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Brother of former Olympic skier dies skiing in Montana

The brother of Canadian Olympic skier Edi Podivinsky has been killed in a ski accident in Montana.

Thomas Podivinsky's father, Edward Podivinsky, confirmed that his son died Sunday while on holiday with family and friends in the resort community of Whitefish.

The local sheriff's office said the 48-year-old oil executive from Calgary fell into a hole at the base of a tree, called a tree well. Ski patrollers found his body but were unable to revive him.

He is the second man to die in a tree well in Whitefish this year.

Quoted

"Skiing was his passion. It was his sport."
Thomas Podivinsky's father, Edward

"This is tragedy which nobody could have foreseen or expected," the father said.

The elder Podivinsky, a retired civil engineer, said his two boys learned how to ski while growing up in Edmonton. They were members of the local Snow Valley Ski Club.

Tom was married with two children, aged 13 and eight. He worked as the chief geophysicist for Athabasca Oil.

THE CANADIAN PRESS

Hwy. 16 near Wabamun

Man charged after RCMP discover THC candies

RCMP officers have confiscated more than 5,000 grams of marijuana and 500 grams of THC candies following a routine traffic stop. Edmonton man Donald Cook, 24, has been charged with possession with intent to traffic. Officers pulled over a vehicle on Jan. 11 on Highway 16 near Wabamun. **METRO**

Homicide. Cops find human remains at waste facility

Mounties in northern Alberta say human remains have been found at a waste management facility they had been searching as part of a homicide investigation.

RCMP say the remains were found Saturday at the Aquatera Waste Management site in Grande Prairie.

Courtney Breanna Johnstone, 26, of Grande Prairie was reported missing on Jan. 30.

While RCMP charged a man with her death last week, officers hadn't found her body.

Police say they're still working to confirm the identity of the remains and an autopsy is anticipated early this week.

THE CANADIAN PRESS

The charge

Shane Gregory Babitsch, 21, of Grande Prairie has been charged with first-degree murder.

Bus and train fares make up roughly half of Calgary Transit's budget with taxpayers footing the other half. Parking, advertising and fine revenue account for under five per cent. METRO FILE

Are Calgary Transit fares ... well, fair?

Report. Prices for youth and seniors are bargains compared to other Canadian municipalities

BRYAN WEISMILLER
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As city councillors debate hitting the brakes on discounted transit fares, Calgary Transit's head planner points out those customers are getting a sweeter ride compared to others in big municipalities.

When it comes to charging for bus and train service, Calgary ranks among the cheapest for riders young and old, according to a report up for committee review this week.

Of Canada's nine most-populated cities, Calgarians aged six to 17 paid the lowest cash fare and day rate and the fourth-lowest monthly fee in 2013.

Seniors got the best annual bargain in the land.

And Calgary was also in the minority offering a low-income transit pass, along with Edmonton, Ottawa and Hamilton.

Adult fares, on the other hand, tended to rank on the middle or higher end of the price scale.

"Transit has historically been the place where people say, 'Let's just give Joe a discount," said planning manager Neil McKendrick. "But the bottom line is that if you give Joe a discount, then I gotta charge Ron more money."

McKendrick's comments come as Calgary Transit eyes ways to draw $17.7 million more from riders and taxpayers annually to pay for its $13-billion, 30-year expansion plan known as RouteAhead.

Right now, people who pay less than half the cost of a trip ($3.31) make up nearly 40 per cent of the ridership. In order to fill a widening budget gap, the microscope has been put on subsidized fares.

Kim Jones, with advocacy group TransitCamp YYC, noted students, seniors and low-income earners will likely have to pay for transit no matter what it costs.

"Care must be taken to not overburden vulnerable Calgarians with increased fares beyond what they can pay," Jones said.

She suggested adding an extra toll for out-of-town riders and bringing in distance-based fares under the electronic fare card system. Developing city land near transit would help ease the cash crunch, she noted.

Follow Bryan Weismiller on Twitter @Metro_Weisy

By the numbers

- With an average fare of $1.53, Calgary Transit charged less than the average of Canada's nine largest cities ($1.64) in 2012.
- Calgarians are offered the same level of transit service, on a per-capita basis, as in 1981.
- Alberta is the only province that doesn't specifically fund city transit operations, according to the report.

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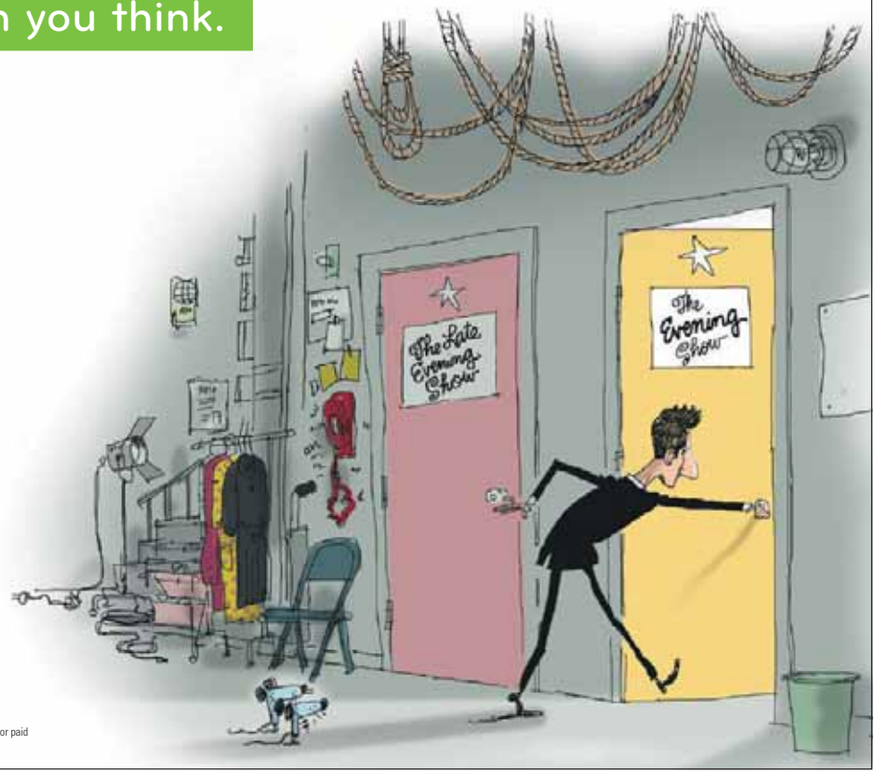

"Number one job site" based on six-month average online job postings for period ending January 31, 2014. Comparison between Workopolis and all other major paid online job boards. Does not include online classified sites or job posting aggregator sites. Statistics provided by WANTED Technologies. © 2014 Workopolis.

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Teen hormone levels could predict depression

Mental health. Boys with high levels of cortisol and mild depression 14 times more likely to develop major depression later

A saliva test for teenage boys with mild symptoms of depression could help identify those who will later develop major depression, a new study says.

Researchers at the University of Cambridge measured the stress hormone cortisol in teenage boys and found that ones with high levels coupled with mild depression symptoms were up to 14 times more likely to suffer clinical depression later in life than those with low or normal cortisol levels.

Quoted

"This is the emergence of a new way of looking at mental illness."

Professor Joe Herbert, author of the study on searching for physical markers in the body to understand psychiatric illnesses

The researchers observed more than 1,800 teenagers aged 12 to 19 and although the test was tried on teenage boys and girls, it was found to be most effective with boys.

Girls with similarly elevated cortisol levels were only up to four times more likely to develop major depression.

Dr. Carmine Pariante, a professor of biological psychiatry at the Institute of Psychiatry at King's College London said the gender-specific hormones — androgen for males and estrogen and progesterone for females — might react differently to cortisol and could explain the difference in risk for teenage boys and girls.

"This is the emergence of a new way of looking at mental illness," Joe Herbert of the University of Cambridge and one of the study authors said at a news conference on Monday. "You don't have to rely simply on what the patient tells you, but what you can measure inside the patient."

About one in six people suffer from clinical depression at some point in their lives, and most mental-health disorders start before age 24. There is currently no biological test to spot depression.

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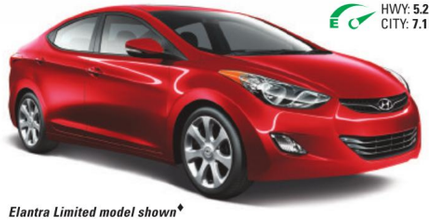

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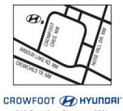

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Panty raid. Russian ban on lacy lingerie enrages female consumers

A trade ban on lacy lingerie has Russian consumers and their neighbours with their knickers in a twist.

The ban will outlaw any underwear containing less than six per cent cotton from being imported, made or sold in Russia, Belarus and Kazakhstan. And it has struck a chord in societies where Victoria's Secret is a panty paradise compared to Soviet-era cotton underwear, which was often about as flattering and shapely as drapery.

Although the ban — first outlined in 2010 by the Eurasian Economic Commission — won't go into effect until July 1, consumer outcry against it already is reaching a fever pitch.

On Sunday, 30 women protesters in Kazakhstan were arrested and thrown into police vans while wearing lace underwear on their heads and shouting, "Freedom to panties!"

The Eurasian Economic Commission declined to comment Monday, saying it was preparing to issue a statement.

THE ASSOCIATED PRESS

Women hold up lace underwear during a protest against the upcoming ban on synthetic underwear in Almaty, Kazakhstan. VLADIMIR TRETYAKOV/THE ASSOCIATED PRESS

Government surveillance

Refugee urges investigation into Ethiopian gov't cyberattack

An Ethiopian refugee is urging British authorities to open an investigation after experts found traces of sophisticated surveillance software on his computer.

Tadesse Kersmo accused the Ethiopian government of deploying the software to spy on his Skype calls with other members of the country's opposition, excerpts of which later ended up on the Internet.

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CALGARY
Wednesday, February 26
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Bowness Community Hall
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We're rebuilding Alberta together.
Learn more at **alberta.ca/flood-mitigation.cfm**

Alberta Government

N. Korea. UN panel warns Kim Jong-un could face international prosecution

A UN panel warned North Korean leader Kim Jong-un on Monday that he may be held accountable for orchestrating widespread crimes against civilians in the secretive Asian nation, ranging from systematic executions to torture, rape and mass starvation.

It is unusual for a UN report to directly implicate a nation's leader.

But in a letter accompanying a yearlong investigative report, the chairman of a three-member UN commission of inquiry, retired Australian judge Michael Kirby, directly warned Kim that international prosecution is needed "to render accountable all those, including possibly yourself, who may be responsible for crimes against humanity."

"Even without being directly involved in crimes against humanity, a military commander may be held responsible for crimes against humanity committed by forces under the commander's effective command and control," Kirby wrote.

"They are wrongs that shock the conscience of humanity," Kirby said, comparing them with Nazi atrocities.

North Korea is unlikely to face prosecution because China, one of five veto-wielding members of the UN Security Council, generally opposes such referrals to the International Criminal Court.

"Too many times in this building there are reports and no action," Kirby said of the UN. "Well, now is a time for action. We can't say we didn't know."

THE ASSOCIATED PRESS

Crimes against humanity

The report is a wide-ranging indictment of North Korea for policies including:

- Political prison camps with 80,000 to 120,000 people

Rainbow-clad LGBTQ activist detained in Sochi

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament and prominent crusader for transgender rights, is detained by police after entering the Shayba Arena in Sochi, Russia on Monday. DAVID GOLDMAN/THE ASSOCIATED PRESS

Olympics. Prominent transgender rights crusader removed from hockey game

An Italian activist shouting "It's OK to be gay" and dressed in a rainbow-coloured outfit and large headdress was detained Monday as she entered an arena to watch an Olympic hockey game.

Vladimir Luxuria, a former Communist lawmaker in the Italian parliament who has become a prominent transgender rights crusader and television personality, was stopped by four men and then driven away by police in a car with Olympic markings.

It was not known where she was taken.

Luxuria had been walking around the Olympic Park in Sochi for about two hours. She was shouting "Gay is OK" and "It's OK to be gay" in both English and Russian.

Luxuria earlier said she was detained on Sunday evening by Russian police who told her she should not wear clothes with slogans supporting gay rights. Police denied detaining her.

On Monday, the Italian activist walked around the Olympic Park with a group of journalists, attracting onlookers.

Luxuria arrived at a ticket inspection barrier at the hockey arena just before an evening game was due to begin. She passed through the barrier and was being given directions to her seat when four men who were not wearing any identification surrounded her and started shouting "take her away." They then led her out of the venue and to the parking lot.

As she was being led away from Shayba Arena, she was shouting "I have a ticket."

It was not immediately clear why Luxuria was detained.

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CANADA'S ECONOMIC ACTION PLAN

Canada

Students trapped, killed after roof collapses in South Korea

Investigation continues.
Recent heavy snowfall contributed to disaster at freshmen ceremony attended by over 500

A resort auditorium's roof loaded down with snow and rain collapsed during a welcoming ceremony for South Korean university freshmen, killing 10 and injuring more than 100, officials said Monday.

Emergency staff worked through the night to pull people from beneath twisted metal and other debris and rush the injured on stretchers to waiting ambulances. Snow, sleet and icy roads hampered rescue operations.

The collapse happened as about 560 students from Busan University of Foreign Studies had gathered for a two-day freshman orientation at the Manua Ocean Resort in the southeastern city of Gyeongju.

Recent heavy snow combined with rain likely put too much pressure on the structure, said Kim In-you, a fire rescue squad team leader for the Busan Fire Department.

Ten people died, two people were seriously injured and 103 lightly injured, said Jung Yoon-han, director of the disaster management department at the Ministry of Security and Public Administration.

Many of the students managed to get out of the building by themselves, officials said.

Gyeongju is a historic city and popular tourist destination that served as the capital of one of the Korean Peninsula's ancient kingdoms.

THE ASSOCIATED PRESS

A woman trapped in the rubble of a collapsed resort building waits to be rescued in Gyeongju, South Korea, on Monday.
LEE SANG-HYUN/YONHAP/THE ASSOCIATED PRESS

Co-pilot hijacks own flight, seeks asylum from Swiss

It seemed like a routine flight until the Ethiopian Airlines jetliner went into a dive and oxygen masks dropped from the ceiling. Only then did the passengers — bound for Italy from Addis Ababa — realize something was terribly wrong.

The co-pilot locked the captain from the cockpit, commandeered the plane and headed for Geneva. He used a rope to lower himself out of a window and asked for political asylum. Authorities say a prison cell is more likely.

One passenger said the hijacker threatened to crash the plane if the pilot didn't stop pounding on the locked door. Another said he was terrified "for hours" Monday as the plane careened across the sky.

The jetliner carrying 200 passengers and crew took off from the Ethiopian capital on a flight to Milan and then Rome, but sent a distress message over Sudan that it had been hijacked, an Ethiopian official said. Once the plane was over Europe, two Italian fighter jets and later French jets were scrambled to accompany it.

The plane landed in Geneva at about 6 a.m. Officials said no one on the flight was injured and the hijacker was taken into custody after surrendering to Swiss police.

"The pilot went to the toilet and (the co-pilot) locked himself in the cockpit," Geneva airport chief executive Robert Deillon told reporters. He "wanted asylum in Switzerland."

The co-pilot was identified as Hailemedhin Abera, a 31-year-old Ethiopian man who had worked for Ethiopian Airlines for five years and had no criminal record, said Ethiopia's communications minister, Redwan Hussein, adding that Ethiopia will seek his extradition. Geneva police said he claimed he felt threatened at home. THE ASSOCIATED PRESS

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All work, no play? Not at this office

No dull boys and girls here. Video game company gets happiness co-ordinator in bid to lure and keep top talent

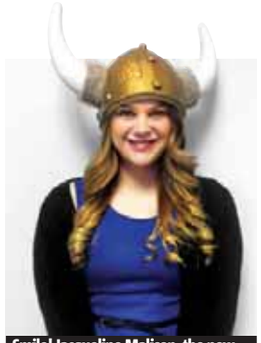
MIKE DONACHIE
Metro in London, Ont.

Be happy: It's a work day.

It may be an odd idea to some people, but the staff at Big Viking Games in downtown London, Ont., are encouraged to be happy.

They get free meals, activities, special coffees and general fun and, now, there's even someone in charge of it: a happiness co-ordinator.

Last week, with help from the City of London's Hire One campaign, the video games company's office in southwestern Ontario added Jacqueline Malison to its staff. It's her job to make everyone happy and, with 50 staff to smile for, it's a big task.



Smile! Jacqueline Malison, the new happiness co-ordinator at Big Viking Games in London, Ont. CONTRIBUTED

"One of our primary values here at Big Viking is to create fun at work and have happy employees," said company co-founder Greg Thomson.

"We recognize that, in order to attract people to London and have talented employees, we need a work environment that's fun."

So there are afternoon snacks, free breakfast and lunch and specialty coffees in the mornings. The fridge is stacked with pop and the laughs keep coming.

To celebrate the spirit of athletes in Sochi, Big Viking staff staged their own office Olympics last week. Events included a ring toss, wheelbarrow race and a brain freeze challenge, racing to drink slush made with the office's own slush machine.

And the happiness co-ordinator is there to, well, co-ordinate all that happiness. She organizes events and comes up with ideas.

The Big Viking mission statement includes the phrase "create fans," said Thomson.

"That means two things to us," he explained. "We do want fans of the games but we really want people to be fans of the company."

Over at the London Economic Development Corporation, interim general manager Kapil Lakhotia is glad to see companies like Big Viking growing.

"Big Viking Games is a valuable addition to our growing cluster of digital interactive game development companies in London," said Lakhotia.

So he's happy, too. Let's give the credit to the happiness co-ordinator.

Conquering biz world

Based at the corner of Wellington and King streets in downtown London, Ont., Big Viking Games was founded in 2011, when it had four people.

- It now has about 50 staff in London and Toronto, developing free-to-play social and mobile games that are online, on Facebook and on mobile devices. They include Tiny Kingdoms, Dark Heroes and Fish World.

Rail industry on track to study risk of carrying oil

A BNSF Railway train hauls crude oil near Wolf Point, Mont. At least 10 times since 2008, freight trains hauling oil across North America have derailed and spilled significant quantities of crude, with most of the accidents touching off fires or catastrophic explosions. The derailments released almost three million gallons of oil, nearly twice as much as the largest pipeline spill in the U.S. since at least 1986. And the deadliest wreck killed 47 people in the Quebec town of Lac-Mégantic. Now, the railroad industry, at the urging of U.S. President Barack Obama's administration and safety officials in the U.S. and Canada, is considering a closer look at the risks posed by trains that now carry hazardous liquids through every region of the U.S. MATTHEW BROW/THE ASSOCIATED PRESS FILE

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ESTHETICS OVER ATHLETICS

SHE SAYS

Jessica Napier
metronews.ca

I've noticed an interesting new trend among my extended social circle of Instagram acquaintances and Facebook "friends."

Alongside all the birth announcements and engagement photos, there seems to be an increasing number of women in their 20s and 30s participating in fitness figure competitions.

It's hard to ignore the myriad of progress photographs populating my newsfeed. Women are chronicling their transition from thin, healthy-looking individuals into sculptured hard bodies and uploading a gratuitous amount of full-body shots to bait friends and family into commenting on their changing physique.

Bodybuilding is big business and the amateur industry is growing at a tremendous rate.

The International Natural Bodybuilding Federation hosts over 50 figure-based competitions across North America every year, attracting thousands of men and women to the stage.

For the female competitions, judging is based on a variety of factors including muscle tone, leanness, overall symmetry, facial beauty (makeup, hair, etc.), stage presence, poise and elegance.

Women are required to wear a two-piece swimsuit (solid colour, no patterns, sparkles and sequins encouraged) and high-heeled shoes. There is also an unwritten rule about applying an obscene amount of tanning lotion.

Built and bronzed competitors strut across the stage to show off their musculature through a series of mandatory poses. According to the INBF website, judges are looking for a "toned, conditioned physique with no visible cellulite or fat."

Aren't we all!

But in all seriousness, many of the factors on which these participants are evaluated don't exactly correlate to athletic values, but seem to align a bit more with traditional pageant ideals.

Poise, elegance and facial beauty aren't skills you work on at the gym; and yet you can't deny the work it takes to get on that stage.

Attaining a fitness model figure requires an incredible amount of discipline and strength.

Competitors must adhere to an extremely restricted diet and spend months working through an intense physical training program. In the days leading up to these competitions, women will cut back to 800-calorie-a-day diets, exercise for four hours or more a day and dehydrate themselves in an attempt to make their muscles pop.

Bodybuilding is an endurance sport that takes an incredible amount of mental and physical determination, but I have to wonder what the point of all of it is.

Even if the end goal is to look fit, the emphasis is still on appearance rather than performance-based goals. It seems bizarre to me that competitors spend so much time building their bodies in order to show off how they look rather than what they can do. Why flex instead or lift, or pose instead of press?

Why would a strong woman work so hard for so long only to show up on the day of the competition, slip into a rhinestone bikini and hope the judges decide she's the best-looking gal on stage?

ZOOM

Hey kids, dying for your country is fun!

ALL PHOTOS JOHANNES SIMON/GETTY IMAGES

German army piques interest with youth 'adventure camps'

Youths prepare for hiking in the Bavarian Alps with members of the alpine combat units of the German armed forces, or Bundeswehr, during the Bundeswehr's Adventure Camp Monday.

GETTY IMAGES

Budding Bundeswehr recruits?

Approximately 30 youths took part in the annual, four-day event that gave them an opportunity to get a glimpse into Bundeswehr life and to encourage them to pursue a professional career in the Bundeswehr.

The program has attracted flak from critics who say the army should keep its recruitment tactics targeted only towards adults.

Clickbait

IRENE KUAN
Metro Online

Higher education can be time-consuming and expensive, but imagine being able to study a Harvard University-offered course online for free. This is where Massive Online Open Courses (MOOCs) come in handy, without the commute, or hefty tuition. Here are three MOOC sites that offer free online learning.

Coursera: Coursera is a social entrepreneurship company operated in partnership with Stanford University. It works with other schools to make their courses free online. Students can choose to study a variety of subjects, from humanities to physics. Certificate programs are also available but this is where it will cost you. In Dec. 2013, Coursera introduced an iPhone app for their educational tool.

EdX: EdX offers online courses specifically for interactive study. It was founded by MIT and Harvard University in May 2012, offering university-level courses in a variety of disciplines, and currently has 1.6M users enrolled, with over 29 schools offering courses through the site. EdX also collects users' clicks and analyzes the data to learn about the demographic of each registrant.

Udacity: Udacity looks to help users advance their careers through project-based online classes. The educational organization was first branched out from the free computer science courses offered through Stanford University in 2011, but has since expanded to eight full courses and 25 free coursewares.

Comments

RE: Lululemon Bans Customers for Reselling Yoga Pants? Published online Feb. 13, 2014

Just another corporate cult getting too full of themselves because of the success they've enjoyed. I can relate to protecting ones brand, but do you see ANY other manufacturer from VW to Apple telling their purchasers that they'll be banned if they try to sell their own goods? Frankly its obnoxious. They've drank too much of their own Kool-Aid.
Stuart Rudolph, posted to metronews.ca

WE WANT TO HEAR FROM YOU:
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metro
RRSP GUIDE
Tuesday, February 18, 2014

If you follow a game plan each year, it may make it easier to save money for the future. The first step is to get your finances organized by creating and following a budget. ANDREY_POPOV/SHUTTERSTOCK

A savings game plan you can bank on

YLVA VAN BUUREN
For Metro

Not completely satisfied with your RRSP contribution this year?

Here is an annual game plan for saving for retirement that can help you do a little better next year.

There are many things you can do at different points throughout the year.

1 First things first — you have to get your finances organized, says financial adviser Aaron Keogh, president of the Windsor chapter of Advocis, The Financial Advisors Association of Canada. Early in the year, create and start following a budget. "A budget is designed to help you decide where you wish to allocate your money. How much do you need to spend on fixed living expenses? How much do you want to spend on discretionary expenses? Is this really a proper usage of your resources." Keogh suggests using a budget tracker — there are numerous options available on the market.

2 Once your taxes for 2013 are done, review registered investments. What is your RRSP contribution room limit, and should you utilize RRSPs and the tax-free savings account (TFSA) in 2014 to put yourself into a better position going forward? Keogh suggests setting up automatic contributions (on a weekly or monthly basis) into TFSAs, RRSPs, or both.

3 Review non-registered investments. You may be able to improve your tax situation by shifting non-registered savings accounts, stocks or mutual funds into TFSAs, Keogh said. For example, if you have a savings account with three months of funds for a rainy day, it might make sense to move some of that money into a TFSA where it can grow tax-free if you have available room. "When January rolls around, you can shift funds from non-registered investments or TFSAs into RRSPs in order to save on taxes for 2014."

4 Stay on budget during the summer. Schedule time once a week to review your budget and what you have spent.

5 Head into the winter holidays with a budget in mind, too.

6 As December comes to a close, "keep top of mind your goal, which is maximizing your tax savings and retirement savings," Keogh said. In the new year, you will still have 60 days to make an RRSP contribution that can go towards the previous tax year.

Tips. Women need to be proactive

Women today have come a long way compared to their mothers and even grandmothers.

They are asserting their independence in the business world, living healthy lifestyles and taking care of their families. And, statistically, women are living longer than men. But many still find themselves in vulnerable financial positions, especially in terms of retirement planning.

We asked the experts from Desjardins Insurance for their advice on how women can turn things around.

What should women do to get started?

The key to securing your future is preparing ahead, by having a plan and starting to save as early as possible.

Women need to be proactive and think about what they would need financially in retirement.

This is particularly important since they will tend to be retired longer than men, simply because of their longer life expectancy. Statistics Canada calculates the health-adjusted life expectancy at birth to provide an indicator of the number of years people may expect to live in good health. On average, women reach 82 years with close to 71 years spent in good health. Future retirees will therefore need their retirement income to last.

Specific considerations

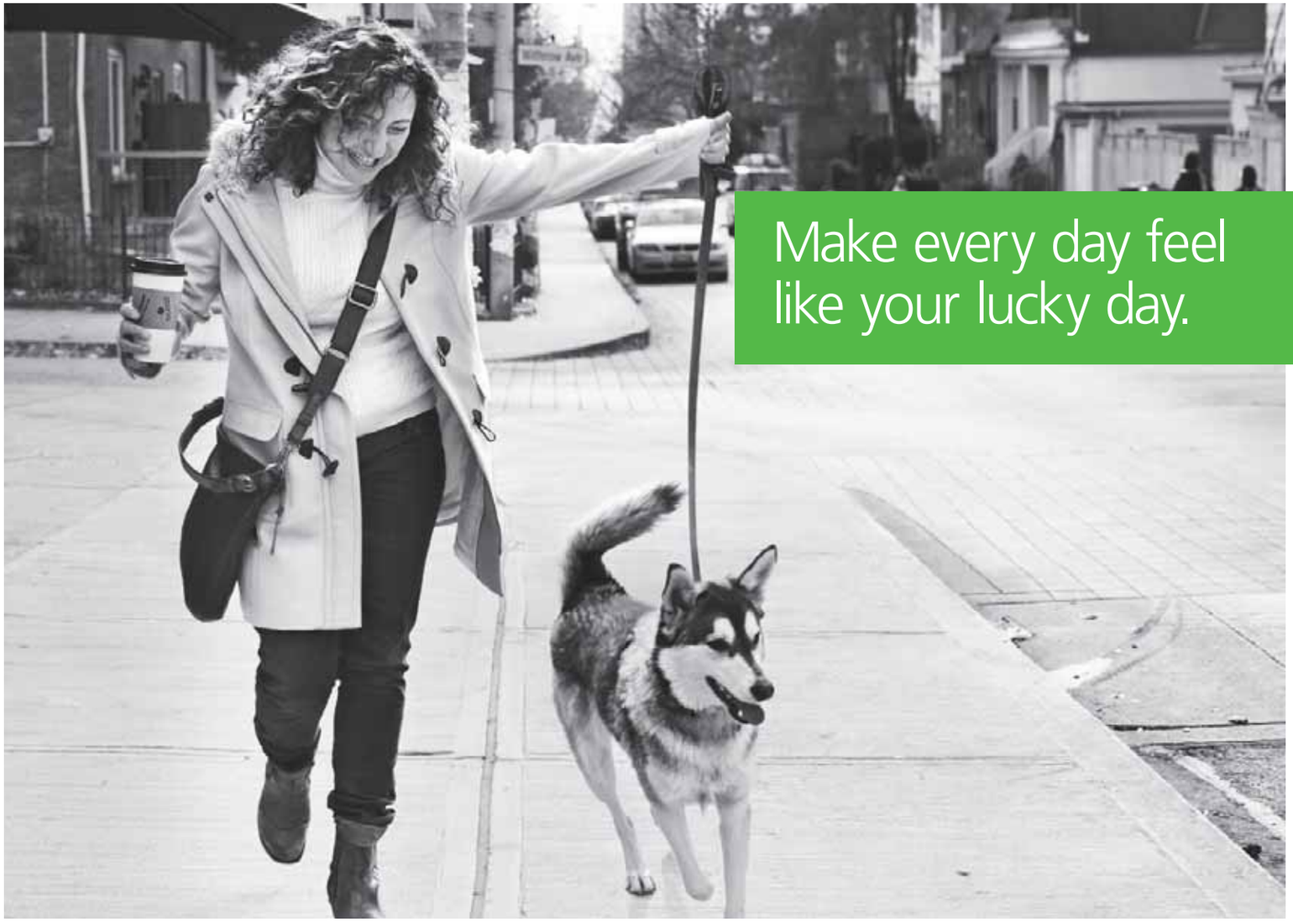
Women may need to consider certain specific issues in their retirement planning:

- Lower income.
- Self-employment.
- Part-time work or withdrawal from work force to raise children.
- Another factor that may impede retirement savings for women is the fact that they are more likely than men to stop working to look after a loved one who is ill. This may be an unexpected expense that appears just as retirement is around the corner.

What's really important is that women don't compromise their financial security in retirement; start saving regularly as soon as possible. It can be as easy as setting up payroll deductions or pre-authorized transfers from your chequing account to your RRSP.

NEWS CANADA

Women should be proactive and think about what they will need financially in retirement. ALEKSANDR MARKIN/SHUTTERSTOCK



Don’t forget, the RSP contribution deadline is March 3.

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Singled out

One income. Singles face unique challenges when preparing financially for retirement

TALBOT BOGGS
Smart Investing

It seems Canadians are having financial troubles in retirement.

Numerous studies show many Canadians are not financially prepared for retirement, and a recent ING Direct poll found that 30 per cent of retirees are being forced back into the workforce, nearly half of them for financial reasons.

This disturbing news becomes more problematic when you consider Canadians are not contributing fully to their RRSPs. In fact, they have $600 billion in under-contributions to a plan that was put in place in 1957 to help them save for retirement.

One segment of the population that faces unique challenges in preparing financially for retirement is singles.

"If you're single for whatever reason, whether it's through a divorce, the death of a spouse or partner, or just not marrying, the buck stops with you when it comes to saving or planning for your retirement," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"With couples, there is usually one person who takes the lead in financial matters and the other person is in the background, but when you're single it's usually only you, so it becomes extremely important to understand your financial situation — what are your assets and liabilities, your income and expenses — and to create a budget to manage your inflows and outflows. When you're single there's often no one to tell you you're not saving enough or to pull in the reins on your spending so it's even more important to work with a financial planner and be willing to take constructive criticism and advice."

Singles usually will have only one income and have to shoulder the burden of expenses themselves while couples often will have two incomes in the household and share expenses, allowing them to build a bigger nest egg for retirement.

Couples, unlike singles, also have the advantage of using spousal a RSP, which allows them to create a retirement fund for each partner/taxpayer.

One spouse can choose to contribute to their own personal RSP or to an RSP in their spouse's name while claiming the contribution as a deduction on their own tax return. The immediate benefit to the contributor is the tax deduction. However, in the long term, the overall family tax bill will be reduced as income will be available for withdrawal by each spouse during retirement.

In 1993, the Canada Revenue Agency revised the definition of spouse to include common-law spouses. If you have lived in a conjugal relationship for one year or more, or live together and have a child you can make a spousal RSP contribution.

"Saving early while working and putting as much away as you can is really important for singles, particularly now that expenses keep going up and people are living longer," Buttigieg said.

THE CANADIAN PRESS

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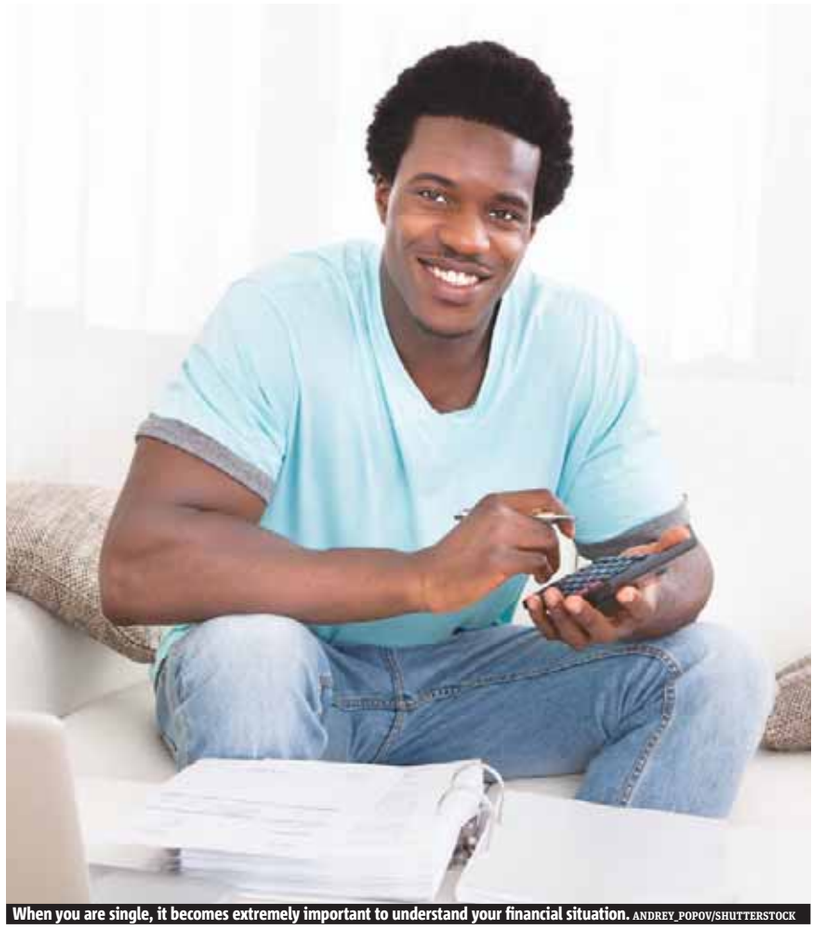

When you are single, it becomes extremely important to understand your financial situation. ANDREY_POPOV/SHUTTERSTOCK

Challenges for widows

People who are widowed often get a "double shock" when their partner dies. "The expenses continue but there's one less income, which can lead to a deficiency," said Chris Buttigieg, senior manager, wealth planning strategy with BMO Financial Group.

"Some of the first resources people draw on to fill that gap are insurance and personal and retirement savings like an RRSP."

One strategy some couples forget is to designate their RRSP to their spouse, which allows the funds to be transferred from the deceased spouse to the surviving spouse's RRSP tax free.

Proactive financial planning can soften the shock of widowhood by ensuring there is appropriate insurance so the surviving spouse is looked after financially and the deceased spouse's pension plan includes a last survivor's benefit.

"The last survivor's benefit is often about 60 per cent, so there is a reduction in income, which is why financial planning is so important," Buttigieg said. "It's a really good idea to stress test your financial plan for the three D's — death, divorce and disability."

TALBOT BOGGS

A cash flow analysis will help determine where you spend your money and how you can reduce expenses. GPOINTSTUDIO/SHUTTERSTOCK

Make it a priority to pay yourself first

YLVA VAN BUUREN
For Metro

Every little bit counts

- Even just $50 per month in retirement savings is great, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning. "Don't be discouraged if you can't contribute much. The important thing is to get started. Then next year review it again and build on that."

Whose cash flow isn't tight these days, which is all the more reason to pay yourself first when it comes to savings, says Christopher Dewdney, a Toronto financial adviser and member of Advocis, The Financial Advisors Association of Canada.

"The whole purpose of the RRSP is not only the tax savings but, eventually, it's going to be income during retirement."

Here are some savings strategies.

• Change spending habits. Do a cash flow analysis so you know exactly what you are spending your money on and look for opportunities where you can reduce expenses. Start small, Dewdney said, be reasonable, and remember that every dollar counts.

• Stop the needless charges. If you use ATM machines from other banks, for example, charges are often doubled.

• Consolidate debt. If you have multiple payments (credit cards, loans, car loan, etc.), get a debt consolidation loan to reduce interest expense and free up cash.

• Save automatically. Set up automatic — weekly or monthly — deposits into your RRSP. You will get used to it quickly and once you see savings accumulate, it will be motivating, Dewdney said. "Also, you benefit because you're not trying to time the market. Historically, your average costs are better."

• Say yes to a group RRSP or pension plan. If your employer offers a company plan, take full advantage of it, especially if a percentage or amount will be matched. "If the employer is matching, say four per cent, you make a 100 per cent return of four per cent," Dewdney said.

• Catch-up loan. An RRSP loan is ideal for people with a good cash flow but not enough savings to make a lump-sum contribution, said Anthony Williams, vice-president of Academic Affairs, The Canadian Institute of Financial Planning. Many financial institutions can structure an RRSP loan so the first payment is deferred to May or June when you receive your refund.

• Tax refund. Contribute any tax refund immediately into your RRSP and you will have a head start for next year.

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SCENE 2

DVD review

On the Job

Director. Erik Matti

Stars. Piolo Pascual, Gerald Anderson, Joel Torre

Idealism dies hard in this Filipino crime thriller, which premiered at Cannes 2013 and which makes up in characters and action what it lacks in narrative innovation. Director Erik Matti and his crew put together a Hollywood-beckoning drama that favourably recalls the bone-deep corruption and generational mentoring of A Prophet or Donnie Brasco or any number of similar genre films. "No one's clean in this line of work," a character observes, and the remark could apply to toilers on both sides of the law who are busily eliminating opposition to their illicit activities. The proverbial one good cop caught in the crossfire (Piolo Pascual) has tangled family connections that are giving him grief. Where Matti excels is in action scenes, including a subway chase that recalls a similar one in The French Connection. Extras include deleted scenes and a making-of featurette. **PETER HOWELL**

Amazing Alice: Not just another Holocaust story

The Lady in Number 6: Music Saved My Life. Oldest living pianist and Holocaust survivor is star of Malcolm Clarke's documentary

Alice Herz-Sommer, a Holocaust survivor who's the subject of the Oscar-nominated documentary The Lady in Number 6: Music Saved My Life, which was made by a Canadian crew. KIERAN CRILLY /THE CANADIAN PRESS

Director Malcolm Clarke is keeping a level head about his Oscar nomination for the inspiring documentary The Lady in Number 6: Music Saved My Life. "I try not to think about it," he says cheerfully in an interview, although he stresses he's honoured by the nod.

But does he have any superstitions or rituals he's following in advance of the March 2 ceremony in Los Angeles? He says no, he's not superstitious. Except .... "Someone said to me yesterday, 'Have you written your speech?' The last thing I would do is write a speech. I think it would jinx it."

Clarke already has one of the coveted golden statues, winning the best documentary short category in 1989 for You Don't Have to Die, about a child battling cancer who inspired other youngsters with the disease. When he accepted that Oscar, he thanked the Academy for continuing to honour documentaries at a time when there was a push to exclude them from the awards.

The Lady in Number 6 tells the story of 110-year-old Alice Herz-Sommer, described as the world's oldest living pianist and the oldest survivor of the Holocaust. It's impossible not to be captivated by the bright-eyed, joyful woman whose frail hands still manage to tickle soul-touching music out of the piano in her London apartment. Her sunny outlook along with the music, she says, helped her survive her darkest moments.

"Music saved my life and music saves me still," she says in the film. It's a philosophy that was crystal clear during the two weeks the film crew spent talking to Herz-Sommer in her tiny apartment.

"She says in the film there's beauty even in the bad things in life, you just have to know where to look for it," said executive producer Frederic Bohbot, founder of Montreal's Bunbury Films. Clarke, who is British but has lived in Montreal since the mid-1990s, was initially reluctant to make the film on Herz-Sommer because he'd already made a film on the Holocaust.

"I had had enough of dealing with Holocaust material," said the director. "When you sit with that material for any length of time, it can get to you. It wears on you psychologically." Clarke was nominated for an Oscar in 2003 for Prisoner of Paradise, which chronicled Kurt Gerron, a German-Jewish performer who was interned in the Theresienstadt concentration camp in what is now the Czech Republic and forced to make a now-infamous propaganda film for the Nazis.

But a meeting with Herz-Sommer, who was interned with her young son at Theresienstadt, a feeder camp for the Auschwitz death camp, changed his mind.

"I only sat with her for an hour, an hour and a half and at the end of that meeting, I realized that . . . we should do it because she was so remarkable and her story was much bigger than just being a Holocaust story. "I don't think of this film as a Holocaust film at all. It's certainly important in Alice's life. It forged who she became afterwards (but) it's a film about much more than that."

At the risk of being "high-falutin," he says The Lady in Number 6 is about the indomitability of the human spirit. **THE CANADIAN PRESS**

Quoted

"She (Alice Herz-Sommer) says in the film there's beauty even in the bad things in life, you just have to know where to look for it."

Frederic Bohbot, Executive producer of The Lady in Number 6: Music Saved My Life

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METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

John Krasinski and Emily Blunt ALL PHOTOS GETTY IMAGES

A baby bundle for arguably the most adorable pair in Hollywood

Emily Blunt and husband John Krasinski are officially parents, welcoming a baby girl Sunday in Los Angeles, the proud papa announced via Twitter. "Wanted to let the news out directly. Emily and I are so incredibly happy to welcome our daughter Hazel into the world today," the former Office star wrote. It's the first child for Blunt and Krasinski, who were married three and a half years ago in Italy.

Bossypants from the block: Perez writes that Lopez has been a diva from day one

Rosie Perez reveals in her new memoir, Handbook for an Unpredictable Life, that she and Jennifer Lopez aren't on the best of terms — and it's been that way for a long, long time. Perez first encountered Lopez when the Jenny from the Block singer auditioned to be a Fly Girl dancer on In Living Color, where Perez was the choreographer. Perez says she fought to get Lopez on the squad — despite show boss Keenan Ivory Wayans complaining that she was "chubby and corny" — only to regret it when Lopez displayed early signs of diva-dom. "All of the girls were coming into my office complaining how she was manipulating wardrobe, makeup and me, all to her advantage," Perez writes, adding that when confronted, Lopez went off on her like "some ghetto biatch, screaming and pounding her chest."

Jennifer Lopez

The Word

One song wasn't enough to cover Taylor's too-Swift fall for Gyllenhaal

The lyrics to some of the songs on Taylor Swift's last album suggested that her relationship with Jake Gyllenhaal didn't end too well, but apparently we had no idea. A source tells Radar Online that the entire album was inspired by the fallout from their split, with the song The Moment I Knew chronicling Swift's disastrous 21st birthday party, at which Gyllenhaal was reportedly a no-show. "Taylor thought maybe he was planning some sort of surprise. Nope. He didn't show up and she locked herself in the bathroom and cried the entire night," the source says. "Her breakup with Jake inspired every word of (the album) Red." So why did this brief romance reportedly hurt more than the others that Swift used as fodder for hit songs?

According to the source, Swift had been "saving herself for marriage" but decided to scuttle that plan after three months of dating Gyllenhaal.

"She thought she was going to marry Jake, that's how in love she was with him."

J.K. Rowling

New bone-chiller to be released by Potter penwoman's alter-author

J.K. Rowling is back with a novel involving a writer whose acid-tipped pen may have led to murder.

Publisher Little, Brown said Monday that it is publishing a second book by Robert Galbraith, the Harry Potter author's thriller-writing pseudonym.

The Silkworm sees the return of detective Cormoran Strike, the ex-soldier hero introduced in The Cuckoo's Calling. In the new book, Strike investigates the disappearance of a novelist who has written a book that features scathing descriptions of real people.

The Cuckoo's Calling initially attracted little notice when it was published last year, but rocketed up the charts once Rowling was exposed as its author. A lawyer has been fined for letting slip the writer's identity.

The Silkworm will be published June 19 in Britain and June 24 in the U.S.

THE ASSOCIATED PRESS

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Dear Linkedin, No. Not Now. Not Ever. Thank you and Go Away.

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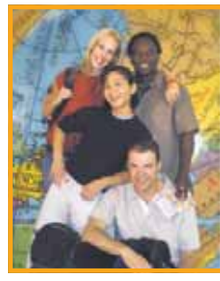

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LIFE 3

Want to be happier? Invert, breathe, repeat

Mood changers. Here are three simple ways to turn that frown upside down and take control of how you feel

GABBY BERNSTEIN
Metro World News in New York City

Paying attention to how you breathe will help to shift your mood. ISTOCK

In the midst of busy schedules and managing to-do lists, happiness can become an afterthought and a bad mood can come on quickly. Maybe you didn't get enough sleep, or maybe your boss is driving you nuts. Whatever the case, it's important to know that there is a way out. You have the power to shift your focus and reorganize your energy to change your mood in any given moment. Follow these three steps and empower yourself with tools to get happier quickly.

Don't try to change the world around you, just change the way you see it.
All of the experiences that you have are a direct reflection of your internal beliefs. By cleaning up those beliefs you can clean up your life.

Take an inventory of the ways that you project negativity into your life. Whatever you focus on grows. Therefore, it's time to shift your focus.

Choose one area of your life where you're the unhappiest. Then for the next 40 days, commit to focusing on the good stuff. Change your thoughts, words and actions. Be diligent about this practice and you'll quickly begin to experience miraculous shifts in this area.

Turn your mood upside down.
One of the best ways to get your happy on is with a simple inversion. Turn your negativity upside down with an inversion for one minute (or more) a day.

Move into a shoulder stand: Lie on your back, and press your legs straight up overhead. Exhale and bend from the hip joints to slowly lower your toes to the floor behind your head. Keep your torso perpendicular to the floor and your legs fully extended. Lightly drop your toes to the floor and lift your thighs and tailbone toward the ceiling. Draw your chin away from the breastbone and soften your throat.

To enhance the posture, you can press your hands against the back torso and press your back up toward the ceiling. You can use your hands for support or you can release them away from your back and stretch the arms out behind you on the floor.

To exit the pose, drop your hands onto your back again and raise your legs into a shoulder stand and exhale your way down to the ground.

This simple practice can turn your bad mood, stress or foggy mind upside down and recharge your energy.

Most importantly, inversions will lift your spirit and relieve depression. When you increase your circulation and send oxygen to the brain, you release neurotransmitters and endorphins while balancing your hormones. This will make you happier!

Change your breath pattern.
The moment we change our breath pattern we change our energy, thereby changing our experience. Whenever you notice yourself about to relapse into negative behaviour, take a long, deep breath. Your calm and centered energy will support you in positive behaviour.

Whenever you notice your mood's gotten the best of you, practice one of these tools and find your way out. You have far more power than you think. Take your happiness into your own hands and start consciously changing your mood today.

For your phone

Jabra Sport Wireless+ (iPhone/Android) 4 Stars/ $99.95

MIND THE APP
Kris Abel
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Adjust the shape of these wireless earbuds and you can comfortably lock them to your ears for tangle-free exercising.

They include an FM radio, can answer phone calls, and although not fitness trackers themselves, can connect to apps that are.

Half-Off

Elisha's plan to lose 10 pounds in six weeks hit some snags, and she actually ended up gaining weight ... but is the setback going to keep her from reaching her goal? Visit metronews.ca/voices/half-off to find out.

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You don't spend it all in one place, so just where does your money go?

Go figure. Knowing what you're paying out each month will put you in control

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Do you know what you're spending every month? Guess what Statistics Canada says the average Canadian spends a month. Go ahead, guess. No, I'm not going to tell you yet. I want you to figure out what you're spending first, and then I'll give you the averages.

Don't even know where to start? Grab your last month's bank statement(s), credit card statement(s), and line of credit statement(s). Now, break every transaction into one of the following categories:

- Shelter (mortgage, rent, hydro, heat, taxes, maintenance)
- Services (cable, telephone, security, home cleaning, cell, Internet, childcare, health, pets)
- Food (everything you put in your mouth and swallow, including restaurants)
- Shopping (any STUFF you bought for yourself and anyone else — everything!)
- Transportation (car payment, gas, repairs, highway tolls, taxis, bus, train)
- Entertainment (movies, books, magazines, hobbies, gym, club, sports)
- Bank fees (service charges, ATM fees, NSF fees — don't include interest)
- Interest costs (from everywhere)
- Debt repayment (don't worry about splitting out interest and principal, just total all your debt repayment amounts)
- Savings

If you're the average Canadian, according to the Stats man, you're spending (based on 2011 figures) about $1,611 a month to keep a roof over your head, $650 on food, $280 a month on clothes, $936 on transportation (jeez, really?), and $309 on recreation. But those are averages and there's nothing average about YOU so you have to figure out your own numbers to even know where to start with your money management.

Don't want to be bothered spending the time figuring out where your money is going? Then you shouldn't be surprised when you keep on digging yourself into a debt hole. Only when you're ready to put some effort into making things right, will you end up creating a different result.

Most people spend without even thinking about it. When I suggest that you can find the money you need to save or pay down your debt, it isn't a matter of cutting back to the point where you're having no fun at all. But wouldn't it be interesting to see just where the money goes when you're really paying attention?

The average Canadian spends $650 a month on food. ISTOCK

As our disposable income comes under fire from constantly rising costs and our wants are forced to give way to our needs, it's important we know where every penny is going. The average debt load for households in Canada is up by more than 80 per cent since 1990. And while many of the world's economies and households are reducing their debt levels, in Canada ours continue to climb. Recklessly, we continue to spend money we haven't yet earned. And when our ability to earn hits a bump in the road, if we don't have our expenses under control, the smash-up will be bloody horrible.

If you believe there will always be more money, it's time to wake up and smell the coffee: In January 2012, wages lagged inflation by 0.3 per cent following a six-month period when wages lagged inflation by more than one per cent. So we are falling more and more behind.

You can whine about the economy, bitch about your employment options, worry about money, or you can DO something. That doing means figuring out exactly where your money has been going. Only then can you decide if your money is working the way you want it to. Only then can you take control and make your money work as hard for you as you do for it.

So, are you ready to take control of your money and your life?

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Tax Talk

Need Advice?

Caroline Battista
Tax Analyst at H&R Block

H&R BLOCK

Can't Wait To File?

Q When can I file my return?

A I wish everyone was so eager to file. The NETFILE system opened February 10 for electronic filing, so you can hit Send as soon as you are ready. Make sure you have all your T4s and other receipts before you file. If not, you will have to file more paperwork to do an adjustment or the CRA will notice and reassess your return. It may be tempting to file quickly to get your refund, but missing slips will lead to headaches later.

Q I haven't filed a tax return in five years. What is the best way to catch up?

A My advice is to take it one year at a time. And do it now before the CRA sends you a request to file. Start with the oldest year first and work your way forward. Don't get overwhelmed by doing all five years at once. Mail each year when it is ready. Mail is the only option for returns older than 2012. Call the CRA and request any T slips you are missing. Processing will take a little longer but you will receive benefits like the GST/HST retroactively if you qualify.

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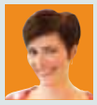

NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

Hey Chickie! If you have yet to discovered the delicious benefits of chickpeas, we can't be friends.

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• One study showed that a mere half a cup of beans or chickpeas can reduce peripheral artery disease. The arteries in the periphery of your body (legs and limbs) can clog up long before your heart does and are a good indication of your general circulation.

• Chickpeas are high in protein and have adequate carbs as well as fibre to keep you feeling full without animal protein. Just about every study says that the reduction of animal protein and leaning toward the bean-rich Mediterranean diet is the healthiest way to go.

• Chickpeas and other beans bring high phenolic content to combat the wear and tear on cells.

It isn't hard to open a can, drain and add to salad or soups to instantly boost the nutrients and taste.

Chickpeas are the main ingredient in hummus, and in kitchens around the world beans whole are added to stews or ground into high protein, gluten-free flour. What have you got to lose?

THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

Cheat your way to Chana

This recipe serves six. COURTESY THERESA ALBERT

THERESA ALBERT
myfriendinfood.com

There is no way I would disgrace the ancient art of Indian cooking and call this a true chana masala. The exquisite mixture of spices and slow simmering of chickpeas can't be beat, but this recipe takes 20 minutes, is low in fat, tasty as heck and a crowd-pleaser. A simple side of sautéed spinach and an extra bottle of beer is all you need to make this weeknight meal a true treat.

Ingredients

- 1 tbsp butter
- 1 onion
- 1 medium sweet potato
- 1 tbsp curry powder
- 1 tsp cardamom pod
- 1 can chickpeas
- 1 bottle beer
- 1/2 cup tomato sauce
- Pinch hot pepper flakes

1. Warm a large skillet or wok over medium high heat and add butter.

2. Slice onion and add, allow to brown.

3. Peel and chop sweet potatoes and add to onion.

4. Stir in curry powder and smash cardamom pods with the back of knife and add, stirring to coat. Add chickpeas and stir. Pour beer into skillet and stir in tomato sauce as well as hot pepper flakes.

5. Simmer, uncovered, to thicken and soften potatoes, 10 minutes. **THERESA ALBERT IS A FOOD COMMUNICATIONS SPECIALIST AND TORONTO PERSONAL NUTRITIONIST. SHE IS FOUND DAILY AT MYFRIENDINFOOD.COM**

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Virtue, Moir take silver in curtain call

Ice dance. Celebrated Canadian skaters close out Olympic careers by finishing second to American archrivals

Tessa Virtue and Scott Moir captured the silver medals in the ice dance on Monday in Sochi, Russia. MATTHEW STOCKMAN/GETTY IMAGES

Canadian ice dancers Tessa Virtue and Scott Moir skated their "best performance of the year" in Monday's Olympic free dance, but it wasn't quite enough to beat their archrivals from the United States.

The defending champions skated a flawless free dance but had to settle for the silver medal after being edged by Charlie White and Meryl Davis.

The Canadians finished with 190.99 points after collecting 114.66 in the free dance.

"This is the biggest stage in the world so, of course, it's stressful," said Virtue. "It's a pretty ambitious program, and it's a loaded program, and I think we did it pretty well.

"We felt immense pressure. We trained 17 years for this moment."

The pair has said Sochi is their final Olympics.

White and Davis finished first with 195.52 points, including 116.63 in the free dance, to become the first American champions ever in the event.

"It kind of all came together for us and we're so pleased to be here," said White. "We're kind of in disbelief."

Virtue, from London, Ont., and Moir, from Ilderton, Ont., trailed the Americans by 2.56 points after Sunday's short dance.

Moir said they were happy with their skate Monday.

"That was our best performance of the year for that program," he said. "That program was our baby and it's special for us to perform it for the last time."

"We handled ourselves in the best way possible."

Elena Ilinykh and Nikita Katsalapov of Russia took bronze with 183.48.

Kaitlyn Weaver and Andrew Poje of Waterloo, Ont., finished seventh with 169.11 while Alexandra Paul of Midhurst, Ont., and Mitchell Islam of Barrie, Ont., were 18th with 138.70.

THE CANADIAN PRESS

4 SPORTS

Curling. Undefeated Jones two wins from the top

Jennifer Jones' Olympic experience has been, well, perfect.

"It's been everything we expected and then some," the Winnipeg skip said.

"We've gone to events, we've had fun, we've soaked up the experience, we've met the other athletes, we've cheered on our other teammates. We've laughed, we've loved everything absolutely possible, done everything with the Olympics. I don't want it to end; we don't want it to end."

Jones, lead Dawn McEwen, second Jill Officer and third Kaitlyn Lawes have also won nine games in a row, making history in the process.

Jennifer Jones
THE CANADIAN PRESS

They dispatched South Korea 9-4 Monday to become the first women's team to go through an Olympic round-robin campaign undefeated.

THE CANADIAN PRESS

Men's curling

Rolling Jacobs now admits to early Olympic jitters

After six straight wins, Brad Jacobs' rink is on a roll leading into Wednesday's Olympic curling semifinal against China.

But the Canadian skip acknowledges it has been a difficult journey.

"There's a little struggle, I think, coming here," Jacobs said Monday after a short practice session at the Ice Cube Curling Center. "As much as we like to think that it didn't have an effect on us, I think it did — just the enormity of the event."

Brad Jacobs
THE CANADIAN PRESS

THE CANADIAN PRESS

'We're ready for this': It's U.S.-Canada for gold again

Hockey. Women's superpowers set to collide in Sochi final

Canada will play for Olympic women's hockey gold again although their road through the tournament was less dominant than at previous Winter Games.

A 3-1 win over a tenacious Switzerland and their indefatigable goaltender Florence Schelling in Monday's semifinal propelled the Canadians to their fifth Olympic final.

The Canadian women have won the last three gold medals after falling to the United States in the first Olympic women's hockey final in 1998.

The Canadians and the Americans meet for the title again Thursday and will play for the first time in the Bolshoy Ice Dome where the men's games are.

"We're ready for this," six-time Olympian Hayley Wickenheiser said. "We have a lot of players who have been through this before and know exactly what has to be done.

"What do they say? Courage is just one step ahead of fear. You've got to play with courage and that's what it comes down to."

Toronto forward Natalie Spooner and Melodie Daoust of Valleyfield, Que., scored their first goals of the tournament and their first in a Winter Olympics for Canada.

Spooner scored twice and Daoust added another in the first period before Jessica Lutz replied for Switzerland in the second. Canada's Shannon Szabados stopped 21-of-22 shots for the win.

Reigning world champion U.S. downed Sweden 6-1 in the other semifinal.

THE CANADIAN PRESS

Canada's Natalie Spooner celebrates a goal against Switzerland during Monday's 3-1 victory. PETR DAVID JOSEK/THE ASSOCIATED PRESS

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PLEASE QUOTE: "ADVERTISING SALES REPRESENTATIVE — Calgary" in the Subject Line. All submissions will be treated as confidential.

metro

MEDALS

Through Monday's Events (60 of 98 medals)

Nation	G	S	B	Total
Russia	5	7	6	18
United States	5	4	9	18
Netherlands	5	5	7	17
Norway	5	3	7	15
Canada	**4**	**7**	**4**	**15**
Germany	8	3	2	13
Sweden	2	5	2	9
Switzerland	5	2	1	8
Austria	2	5	1	8
Belarus	5	0	1	6
China	3	2	1	6
France	2	0	4	6
Japan	1	3	2	6
Czech Republic	1	3	1	5
Slovenia	1	1	3	5
Italy	0	2	3	5
Poland	4	0	0	4
South Korea	1	1	1	3
Australia	0	2	1	3
Latvia	0	1	2	3
Britain	1	0	1	2
Finland	0	2	0	2

WHAT CANADA DID

MONDAY

BIATHLON

Women's 12.5-kilometre mass start — Megan Imrie, Falcon Lake, Man., 28th overall (38 minutes 59.0 seconds, with five missed targets — 3:33.4 behind winner).

BOBSLEIGH

Men's doubles — Justin Kripps (pilot), Summerland, B.C., and Bryan Barnett, Edmonton), sixth overall (three minutes 46.62 seconds after four runs - 1.23 seconds behind winner and 0.35 out of a bronze); Chris Spring, Calgary; Jesse Lumsden, Burlington, Ont.), seventh (3:46.79); Lyndon Rush, Humboldt, Sask.; Lascelles Brown, Calgary), ninth (3:46.88).

CURLING

Women — Canada (9-0) finished the round-robin with a 9-4 victory over South Korea and will meet Britain in Wednesday's semifinal.

FIGURE SKATING

Ice dance — Tessa Virtue, London, Ont., and Scott Moir, Ilderton, Ont., second in the free dance (114.66 points) and won the **silver medal** with 190.99 (4.53 points out of gold); Kaitlyn Weaver and Andrew Poje, both Waterloo, Ont., fifth in free (103.18) and seventh overall (169.11); Alexandra Paul and Mitchell Islam, both Barrie, Ont., 16 (82.79), 18th overall (138.70).

FREESTYLE SKIING

Men's aerials — Travis Gerrits, Milton, Ont., advanced to the second semifinal jump where he scored 111.95 points and failed to qualify for the final.

HOCKEY

Women — Canada won their semifinal 3-1 over Switzerland and will play the U.S. for the gold medal on Thursday.

SKI JUMPING

Men's Team (large hill) — Canada placed 12th overall in qualifying with 399.2 points (Trevor Morrice, Calgary, 94.3; Dusty Korek, Calgary, 102.6; Matthew Rowley, Red Deer, Alta., 94.7; Mackenzie Boyd-Clowes, Calgary, 107.6) — did not advance to the finals.

CURLING

All Times Eastern

MEN

Country	W	L
x-Sweden (Edin)	8	1
x-Canada (Jacobs)	**7**	**2**
x-China(Liu)	7	2
t-Norway (Ulsrud)	5	4
t-Britain (Murdoch)	5	4
Denmark (Stjerne)	4	5
Russia (Drozdov)	3	6
Switzerland (Michel)	3	6
United States (Shuster)	2	7
Germany (Jahr)	1	8

x — clinched semifinal berth
t — advance to tiebreaker

Monday's results
China 6 Britain 5
Denmark 5 Norway 3
Russia 8 Germany 7
Switzerland 6 United States 3

End of Round Robin

Tuesday's game — Tiebreaker
Norway vs. Britain, 12 a.m.

Wednesday's games — Semifinals
Sweden vs. Norway-Britain winner, 10 a.m.
Canada vs. China, 10 a.m.

WOMEN

Country	W	L
x-Canada (J.Jones)	**9**	**0**
x-Sweden (Sigfridsson)	7	2
x-Switzerland (Ott)	5	4
x-Britain (Muirhead)	5	4
Japan (Ogasawara)	4	5
China (Wang)	4	5
Denmark (Nielsen)	4	5
South Korea (Kim)	3	6
Russia (Sidorova)	3	6
United States (Brown)	1	8

x — clinched semifinal berth

Monday's results
Britain 9 Russia 6
Japan 8 China 5
South Korea 11 United States 2
Switzerland 10 China 6
Canada 9 South Korea 4
Denmark 8 Britain 7
Sweden 8 Japan 4

End of Round Robin

Tuesday's games — No Games Scheduled.

Wednesday's games — Semifinals
Canada vs. Britain, 5 a.m.
Sweden vs. Switzerland, 5 a.m.

HOCKEY

All Times Eastern

MEN'S PLAYOFFS

Tuesday's games

Qualification Round
Slovenia vs. Austria, 3 a.m.
Russia vs. Norway, 7:30 a.m.
Czech Republic vs. Slovakia, Noon
Switzerland vs. Latvia, Noon

Wednesday's games

Quarter-finals
Sweden vs. Slovenia-Austria winner, 3 a.m.
Finland vs. Russia-Norway winner, 7:30 a.m.
Canada vs. Switzerland-Latvia winner, 12 p.m.
U.S. vs. Czech Republic-Slovakia winner, 12 p.m

WOMEN'S PLAYOFFS

Monday's results

Semifinals
Canada 3 Switzerland 1
U.S. 6 Sweden 1

Sunday's results

Qualifications

(Fifth-Eighth places)
Finland 2 Germany 1
Russia 6 Japan 3

Tuesday's games

Seventh Place
Germany vs. Japan, 3 a.m.

Fifth Place
Finland vs. Russia, 7:30 a.m.

Thursday's games

Bronze Medal
Sweden vs. Switzerland, 7 a.m.

Gold Medal
Canada vs. U.S., 12 p.m.

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- 17551–100th Ave.
- 14822 Stony Plain Rd.
- 18559 Stony Plain Rd.
- Abbottsfield Shoppers Mall
- Bonnie Doon
- Edmonton City Centre
- Kingsway Garden Mall
- Londonderry Mall
- Meyokumin Retail Centre
- Mill Woods Town Centre
- Namao Centre South
- Northgate Centre
- Oliver Square
- South Edmonton Common
- South Park Centre
- Southgate Mall – Kiosk
- St. Albert Trail at 137 Ave.
- Terra Losa Shopping Centre
- West Edmonton Mall
- West Edmonton Mall – Kiosk
- Westmount Centre

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MEDICINE HAT
- Carry Drive Plaza
- Medicine Hat Mall

PEACE RIVER
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PINCHER CREEK
- Ranchland Mall – Kiosk

RED DEER
- Bower Place Shopping Centre
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Does Crosby have to do more heavy lifting?

Nah. Captain's Sochi contribution goes beyond the scoresheet, says Toews, Babcock

Ziga Jeglic and Janis Sprukts aren't Sidney Crosby, yet they're both outscoring the Team Canada captain in the Olympic hockey tournament.

Through three games, Crosby has no goals and two assists, a level of production that could be cause for concern. But that's only the case if Crosby's other contributions on the ice are ignored.

"He's playing against the best D-pairing and they're going all out trying to check him," centre Jonathan Toews said Monday. "Whether he's scoring every game or not, he's deflecting a lot of that attention, a lot of that pressure towards himself, and it creates a lot of room and a lot of breathing room and space for other guys to go out and create offence."

With opponents' best defenders focusing in on Sidney Crosby, Team Canada's captain has two assists in three games in Sochi. THE ASSOCIATED PRESS

In other words, Canada shouldn't panic about Crosby.

Coach Mike Babcock, who said in August it was important to get Crosby going but that "he's just part of the team, too" understands the star centre's role on this team goes beyond just filling up the score sheet.

"Everyone evaluates Sid on scoring, and I evaluate Sid on winning," Babcock said Sunday night after beating Finland 2-1 in overtime. "That's what we came here for."

Through three games his team is undefeated going into Wednesday's quarter-final against Switzerland or Latvia, and Crosby has offered a balanced assessment of his performance. He and his bevy of linemates had more chances against Norway and Austria than against the more-talented Finns, but that was expected as the talent level increased.

"I think you always want more," Crosby said. "If you asked me that question a month ago, I'd have said, 'I'd like to create more.' It's the same way now. You always want to generate offence, create chances, and obviously put the puck in the net."

The last time Crosby put the puck in the net at the Olympics, he won Canada the gold medal.

THE CANADIAN PRESS

Dream accomplished

Aussie sledders keep heads high

Australian bobsledders Heath Spence and Duncan Harvey knew they had no medal chance in the two-man competition in Sochi.

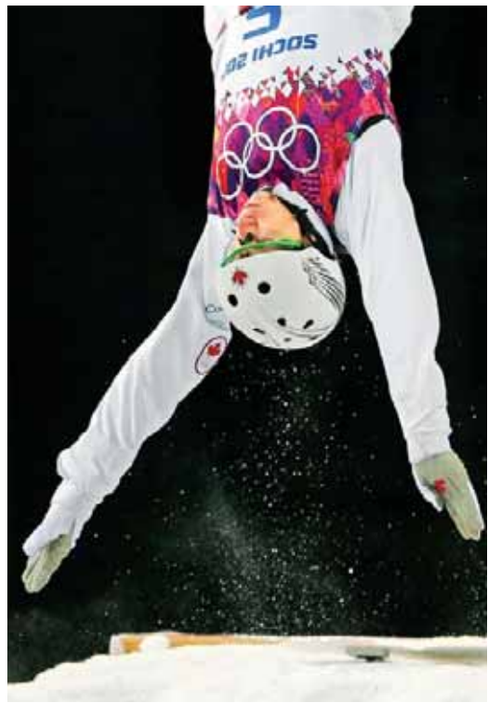
That didn't stop them from getting a message out to the world.

After finishing their third run of the competition on Monday night, Spence and Harvey emerged from their sled with a small cardboard sign bearing some simple yet powerful messages.

"Live your dream," read one side of the sign.

"Thank you," was on the other, in several languages, including Russian. The Australians held it up for cameras in the finish area to see once they finished their run in 26th place, nearly five seconds behind Russian winner Alexander Zubkov. THE ASSOCIATED PRESS

Australia's Heath Spence and Duncan Harvey THE ASSOCIATED PRESS



Ontario's Gerrits left hanging

Canada's Travis Gerrits jumps during men's freestyle skiing aerials at Rosa Khutor Extreme Park on Monday in Sochi. The Milton, Ont., native failed to make the final and settled for a seventh-place finish after scoring 111.95. Anton Kushnir stuck a near-perfect landing on his five-twisting jump in the finals Monday to make it 2-for-2 at the Sochi Games for his country, winning the gold medal three nights after Alla Tsuper took gold for Belarus in the women's contest. SERGEI GRITS/THE ASSOCIATED PRESS

Horoscopes

♈ Aries
March 21 - April 20
Don't agree to something just because you cannot be bothered to argue. If you take the easy way out now you will have major problems later on when loved ones and work colleagues hold you to your promises.

♉ Taurus
April 21 - May 21
As the Sun moves into in the area of your chart that governs your hopes and wishes, your dreams and aspirations, you cannot help but raise your sights and aim for something better in life.

♊ Gemini
May 22 - June 21
Carry a notepad with you at all times and be ready to write down any ideas that come into your mind. Your brain is always on the go but soon you will be inspired where career insights are concerned.

♋ Cancer
June 22 - July 23
Don't waste time telling the world what you are going to do — just get on and do it and show you can walk the walk as well as talk the talk.

♌ Leo
July 24 - Aug. 23
You cannot afford to back down today. The planets warn if you give ground once you will be expected to give ground again and soon you will be in full retreat. Leos are stubborn, so dig in your heels.

♍ Virgo
Aug. 24 - Sept. 23
You will feel an attraction for someone who is as different to you as chalk is to cheese and it could be the start of a beautiful friendship – or more. Opposites often match.

♎ Libra
Sept. 24 - Oct. 23
If you find that you are lacking in energy today resist the urge to push yourself even harder. Now that the Sun is moving through the wellbeing area of your chart you must pace yourself sensibly.

♏ Scorpio
Oct. 24 - Nov. 22
The Sun spends the next few weeks transiting the most dynamic and creative area of your chart, so set your sights high and don't think for a moment that you can't reach the top.

♐ Sagittarius
Nov. 23 - Dec. 21
Someone will surprise you today with what amounts to an outrageous ultimatum. Surprise them back by telling them in no uncertain language what they can do with their demands.

♑ Capricorn
Dec. 22 - Jan. 20
Visit places that excite you and visit people who inspire you. Social activities of all kinds are under excellent stars, as is travel, so hit the road and don't look back.

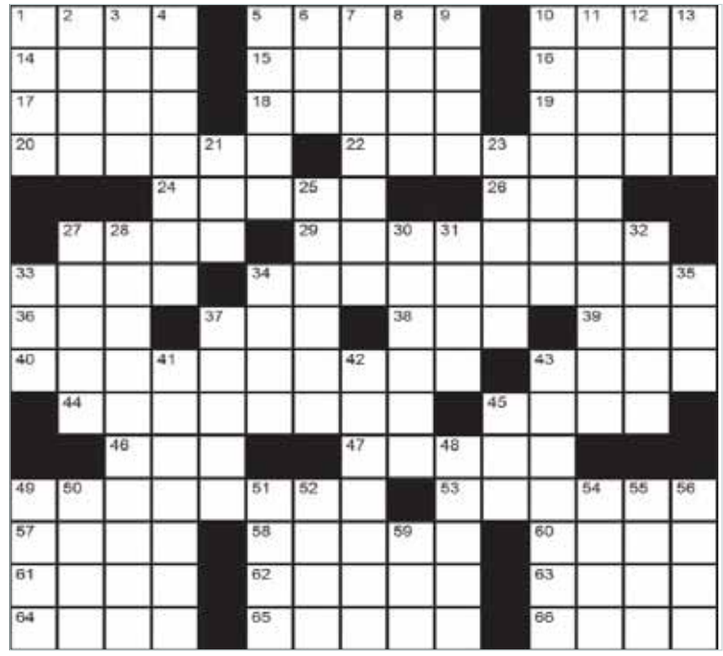
♒ Aquarius
Jan. 21 - Feb. 19
People you trust will be happy to help you out with advice today and you will probably need it where money matters are concerned.

♓ Pisces
Feb. 20 - March 20
The Sun moves into your sign today and even if your birthday you should go out and celebrate. The next few weeks will be extra special, so start making plans and believe, that your dreams will come true. **SALLY BROMPTON**

Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

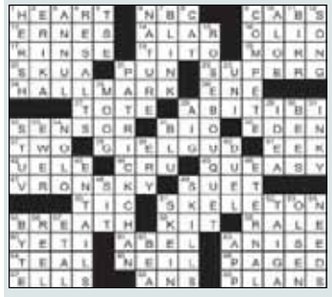
BY KELLY ANN BUCHANAN



Across
1. Half, in Hull
5. Chocolate substitute
10. Terrestrial stage newts
14. With, in Montreal
15. Plant source of tequila
16. "There ought to be _ __ against that!"
17. Give out
18. Resin in varnish
19. Chinook salmon
20. "Survivor" host Jeff
22. Can be united, as opposed to being a foe
24. Mineral water brand
26. Farm enclosure
27. Nylons shade
29. Shirtsleeve jewellery
33. Unforeseen complication
34. Matters of more importance
36. __ and yang
37. SOCHI 2014 - Abbr. for Zagreb's land
38. Sass
39. Miracle-__ (Plant food brand)
40. Russian souvenir, __ doll (Nesting doll)
43. Leg part
44. SOCHI 2014 - Western __ Mountains
45. Objections
46. Puny, puny-ly
47. Vacuum cleaners brand
49. Missed calls 'game': 2 wds.
53. __ Valley, in western Newfoundland
57. "I never promised __ _..."
58. SOCHI 2014 - 'Official Timekeeper' of the Olympics
60. Cincinnati's home
61. Bewitched
62. Ursa __ (Constellation)
63. Do some garden work
64. Moulding style
65. English class assignment
66. Space letters

Down
1. A bit wet
2. By any chance
3. "From __ __ You" by The Beatles
4. SOCHI 2014 - __ Skating Palace
5. Desert dwellers
6. In the past
7. Easter Island: 2 wds.
8. Long circle
9. Canadian telecom company
10. What to do in the kitchen's table: 3 wds.
11. 1975 Rush album: 3 wds.
12. Unit of weight in China
13. Popeye comics kid, __'Pea
21. "Law & Order: _ _ _ "
23. Long Island resort town
25. Over
27. Very early computer
28. Type of melon
30. Like Arlo Guthrie's music
31. Cold, as water in Spain
32. Ms. Russell, and namesakes
33. Type of orchestra, for short
34. Malayan sailing boat
35. Jr. family member
37. Recurring process
41. Destroy
42. Actress Vanessa
43. Gordon Lightfoot song
45. Ghost's shout!
48. Chilling
49. Prefix meaning 'Fire'
50. Author, Tami __
51. Voluminous book
52. Quebec friends
54. Canadian comedian Caroline
55. Geese: French
56. Sci-Fi character
59. Last, __ _ long way

Friday's Crossword



Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

	9							6
		5	2					
1		4		8	9			7
					5		7	9
		1		3		6		
2	7		9					
3			6	1		2		5
					3	4		
4							8	

Friday's Sudoku

7	2	8	1	9	4	5	3	6
1	4	5	2	6	3	8	7	9
9	3	6	5	7	8	1	2	4
8	6	4	3	1	9	2	5	7
2	5	7	8	4	6	9	1	3
3	9	1	7	5	2	6	4	8
5	8	9	4	3	1	7	6	2
6	1	3	9	2	7	4	8	5
4	7	2	6	8	5	3	9	1

Weather

TODAY	WEDNESDAY	THURSDAY
MAX: 2° MIN: -4°	MAX: 1° MIN: -2°	MAX: -2° MIN: -19°

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